


September 20, 2005

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FDIC - SFMO


FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

This letter is in opposition of the granting of Wal-Mart an industrial loan company (ILC) charter. My brother and myself run a small business in Kill Buck, NY and my wife works at a small community independent bank in the Village of Little Valley, NY. The areas in which we live and work are communities that are in constant struggle to attain and maintain economic growth.

It seems to me that it is the giants like Wal-Mart that are constantly stomping on the little guy who is just trying to survive in a world full of mega-billion dollar retail/companies. Please support our small communities and businesses by denying their application for an FDIC insured ILC Charter.

Thank you,



Wendell Haines
Small Business Owner